

## Clifroy Limited

6 August 2021

Dear Shareholder,

### Transition to Online Share Registry

Thank you for your continuing support of your local Community Bank branch in Clifton Hill. Since opening in 2006, we have been able to provide \$3 million in grants and sponsorships to over 150 community organisations in our local catchment area.

Maintaining our community funding relies on being able to grow our banking business, and to reduce operating costs and improve efficiency wherever we can.

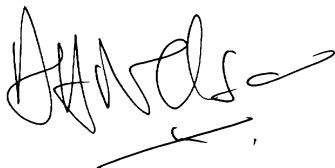
Early in September we will be transferring our Share Registry to a new low-cost online platform Registry Direct, operated by AFS & Associates of Bendigo. Once you have registered with Registry Direct (you will need to provide an email address and phone number), your online access will allow you to easily and quickly:

- Check your shareholding balance
- Update your personal details
- Advise and update your banking details to receive direct dividend payments
- Access your dividend distribution and holding statements

Registry Direct will contact you early in September with an invitation and instructions on how to register. All your details currently on file with our existing provider will be automatically and securely transferred across to Registry Direct, and you will be able to start using the system as soon as you have registered.

Finally, your Bendigo Bank Community Bank branch offers the full range of business and personal banking services, insurance, and financial advice at market competitive rates. Help us to support your community by banking with your Community Bank at 101 Queens Parade, Clifton Hill 3068. Contact our Customer Service Manager Sophie Stamoulis on 9482 9040 for more information or online at [www.bendigobank.com.au/clifton-hill](http://www.bendigobank.com.au/clifton-hill).

Kind regards



Adrian Nelson  
Director and Company Secretary  
Clifroy Ltd